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DISCLOSEABLE TRANSACTION PROVISION OF FINANCIAL ASSISTANCE

PROVISION OF FINANCIAL ASSISTANCE

The Board is pleased to announce that on 11 August 2026, the Loan Agreement was entered into between SZCG as the lender and Customer GJ and Customer GK as the Borrowers, pursuant to which SZCG has agreed to grant the Loan to the Borrowers for a principal amount of RMB35,000,000 for six months term.

LISTING RULES IMPLICATIONS

As one or more than one applicable percentage ratio under Rule 14.07 of the Listing Rules in respect of the Loan granted to the Borrowers exceeds 5% but is less than 25%, the grant of the Loan constitutes a discloseable transaction for the Company and is subject to notification and announcement requirements under Chapter 14 of the Listing Rules.

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Summarised below are the principal terms of the Loan Agreement.

THE LOAN AGREEMENT

Date of Agreement	:	11 August 2026
Lender	:	SZCG
Borrowers	:	Customer GJ and Customer GK
Principal	:	RMB35,000,000
Interest rate	:	14.4% per annum
Term	:	6 months commencing from the drawdown date
Security	:	A first legal charge/mortgage in respect of a residential property located at Baoan District, Shenzhen, with valuation conducted by an independent property valuer in Shenzhen with the market value of approximately RMB44,534,000 as at 23 July 2026
Repayment	:	the Borrowers will repay the interest on a monthly basis with a principal amount to be repaid at maturity.

INFORMATION ON THE CREDIT RISK RELATING TO THE LOAN

The making of the Loan is collateralised against a residential property. The collateral provided by the Borrowers for the Loan is sufficient based on the value of the mortgaged property for the Loan as determined by an independent valuer.

The advances in respect of the Loan are also made on the basis of the Company's credit assessments with reference to the facts that (i) notwithstanding the loan-to-value ratio of approximately 78.6%, the collateral provided by the Borrowers is a landmark property located at the prime site in one of Shenzhen's core commercial districts, data reveals that about 7 transactions in the same estate over the past three months, ensuring the Borrowers can easily liquidate the asset and repay the Loan if necessary; (ii) the Borrowers' net worth is strong and solid to prove their repayment ability; (iii) the relatively short term nature of the Loan; and (iv) there have not been any enforcement actions taken against the Borrowers in the past 5 years and the Borrowers did not have any record of late payment as revealed by the customer credit report issued by the credit reference center of the People's Bank of China on the Borrowers. After taking into account the factors as disclosed above in assessing the risks of the relevant advances, the Company considers that the risks involved in the advances to the Borrowers are manageable.

FUNDING OF THE LOAN

The Group will finance the Loan with the Group's general working capital.

INFORMATION ON THE BORROWERS

Customer GJ a merchant who engages in information system integration services in PRC and Customer GK is a housewife and the spouse of Customer GK. The Borrowers are new customers and have no previous relationship with the Group, and were approached by the Group through its network. To the best of the knowledge, information and belief of the Directors having made all reasonable enquiry, the Borrowers are Independent Third Parties and not connected with the Group.

INFORMATION ON THE GROUP AND THE LENDER

The Company is an investment holding company. The Group is principally engaged in provision of financial services in HK and the PRC. SZCG, as the lender of the Loan, is a wholly-owned subsidiary controlled by the Company.

REASONS FOR ENTERING INTO THE LOAN AGREEMENT

Taking into account the principal business activities of the Group, the grant of the Loan to the Borrowers is in the ordinary and usual course of business of the Group.

The terms of the Loan Agreement, including the interest rate applicable, were negotiated on an arm's length basis between SZCG and the Borrowers, having taken into account the prevailing market terms and practice of transactions of similar nature. The Directors consider that the grant of the Loan is a financial assistance provided by the Group within the meaning of the Listing Rules. Taking into account the satisfactory financial background of the Borrowers and that a stable revenue and cashflow stream from the interest income is expected, the Directors consider that although the loan-to-value ratio is over 75%, the liquidity of the collateral is highly liquid with consistent demand and the Loan functions as a short-term bridge loan, significantly reducing exposure to long term market volatility, the Directors are of the view that the terms of the Loan Agreement were entered into on normal commercial terms and are fair and reasonable. The execution of the Loan Agreement is in the interests of the Company and its Shareholders as a whole.

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DEFINITIONS

In this announcement, the following expressions have the following meanings:

“Board”	the board of Directors
“Borrowers”	Customer GJ and Customer GK
“Company”	China Financial Services Holdings Limited, a company incorporated in Hong Kong with limited liability, the shares of which are listed on the Main Board of the Stock Exchange

“Customer GJ”	Mr. Chong Ho Yin (莊浩賢), an individual who is an Independent Third Party and the spouse of Customer GK
“Customer GK”	Ms. Lau Yee Ki (劉綺祺), individual who is an Independent Third Party and the spouse of Customer GJ
“Director(s)”	the director(s) of the Company
“Group”	the Company and its subsidiaries
“Hong Kong”	the Hong Kong Special Administrative Region of the PRC
“Independent Third Party(ies)”	party(ies) who is/are independent of the Company and its connected person(s) (as defined in the Listing Rules)
“Listing Rules”	the Rules Governing the Listing of Securities on the Stock Exchange
“PRC”	People’s Republic of China, for the purpose of this announcement, does not include Hong Kong, the Macao Special Administrative Region of the PRC and Taiwan
“RMB”	Renminbi, the lawful currency of the PRC
“Share(s)”	share(s) in the share capital of the Company
“Shareholder(s)”	holder(s) of the Share(s)
“Stock Exchange”	The Stock Exchange of Hong Kong Limited
“SZCG”	Shenzhen Credit Gain Finance Company Limited (深圳市領達小額貸款有限公司), is a wholly-foreign-owned enterprise established in the PRC whose principal business is the provision of loans to individuals and SME in Shenzhen

“the Loan”	the first legal charge/mortgage loan in the amount of RMB35,000,000 granted to the Borrowers under the Loan Agreement
“the Loan Agreement”	the loan agreement made between SZCG and the Borrowers for the Loan on 11 August 2026

By Order of the Board
China Financial Services Holdings Limited
Chung Chin Keung
Company Secretary

Hong Kong, 11 August 2026

As at the date of this announcement, the directors of the Company are:

Executive Directors:

Ms. Cheung Amy

Mr. Zhang Min (*Chief Executive Officer*)

Non-executive Director:

Dr. Cheung Chai Hong (*Chairman*)

Independent Non-executive Directors:

Mr. Chan Chun Keung

Mr. Cheung Pak To

Mr. Lee Ka Wai

Mr. Zhang Kun